

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF OKLAHOMA**

**IN RE:**

**TERY MCKAY  
DARBY MCKAY,**

**DEBTOR.**

**Case No.: BK-15-13766-JDL  
Chapter 13**

**OBJECTION TO CHAPTER 13 PLAN OF DEBTOR**

Comes now the secured creditor, U.S. Bank National Association, by their attorney, Jim Timberlake, and hereby objects to the Chapter 13 Plan of Debtor. In support of this Objection, U.S. Bank National Association would show the Court as follows:

1. U.S. Bank National Association is the holder of a purchase money note and mortgage on the residence, ("mortgaged property") of Debtor. Said note and mortgage has an estimated outstanding balance of \$183,531.00 plus accruing interest along with reasonable attorney fees and for all costs of the action.

2. The proposed Chapter 13 Plan of the Debtor reflects an arrearage amount of \$0.00. U.S. Bank National Association disputes this amount and would propose that the correct estimated arrearage amount is \$8,892.41.

WHEREFORE, PREMISES CONSIDERED, secured creditor, U.S. Bank National Association, moves the Court to reject the proposed Chapter 13 Plan of Debtor and/or to grant adequate protection or such other and further relief as may be entitled.

U.S. BANK NATIONAL ASSOCIATION,

By: s/ Jim Timberlake  
JIM TIMBERLAKE - #14945  
Baer Timberlake, P.C.  
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Oklahoma City, OK 73102  
Telephone: (405) 842-7722  
Fax: (918) 491-5424  
Attorney for Movant

**CERTIFICATE OF SERVICE**

I hereby certify that I mailed a true and correct copy of the above and foregoing Objection with postage thereon fully prepaid to the parties listed below on February 12, 2016.

Terry McKay  
Darby McKay  
2628 SE 10th Street  
Moore, OK 73160

The following persons should have received notice of the above and foregoing instrument on the same day it was filed by the Court's CM/ECF Electronic Noticing System.

John Hardeman  
P.O. Box 1948  
Oklahoma City, OK 73101

Gary D. Hammond  
512 NW 12th St  
Oklahoma City, OK 73103

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